

Information to identify the case:

Debtor 1:	Sonya K Royster	Social Security number or ITIN: xxx-xx-1791
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13    6/19/25
Case number:	25-16487-SLM	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Sonya K Royster	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	380 Watsessing Avenue Bloomfield, NJ 07003	
<b>4. Debtor's attorney</b> Name and address	Scott D. Sherman MINION & SHERMAN 33 Clinton Road Suite 105 West Caldwell, NJ 07006	Contact phone 973-882-2424  Email: <a href="mailto:ssherman@minionsherman.com">ssherman@minionsherman.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/20/25

For more information, see page 2

Debtor Sonya K Royster

Case number 25-16487-SLM

<b>7. Meeting of creditors</b>	<b>August 5, 2025 at 09:00 AM</b>	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 407 693 2279, Click on JOIN using passcode 4267876130, or call 1-862-352-5164
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. <b>Creditors may attend, but are not required to do so.</b> All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 10/6/25</b>
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 8/28/25</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.nib.uscourts.gov">http://www.nib.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	

In re:  
Sonya K Royster  
Debtor

Case No. 25-16487-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 20, 2025

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Sonya K Royster, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072
520699227	+ James A. Mayer, Esq., 223 Old Hook Road, PO Box 35, Westwood, NJ 07675-0035
520699229	KML Law Group, P.C., Suite 5000 - BNY Mellon Independence, 70 Market Street, Philadelphia, PA 19106
520699231	+ Leonard Franciosi IV, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072
520699239	Sheila A. Bond MD PC, 39 S. Fullerton Ave., Hasbrouck Heights, NJ 07604-2000
520699244	+ William Royster, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: ssherman@minionsherman.com	Jun 20 2025 23:00:00	Scott D. Sherman, MINION & SHERMAN, 33 Clinton Road, Suite 105, West Caldwell, NJ 07006
tr	Email/Text: BNC@magtrustee.com	Jun 20 2025 23:02:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 20 2025 23:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 20 2025 23:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520699210	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 20 2025 23:10:15	Ally Credit Card/cws, Po Box 9222, Old Bethpage, NY 11804-9222
520699211	+ Email/Text: bky@americanprofit.net	Jun 20 2025 23:02:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
520699212	+ Email/PDF: bncnotices@becket-lee.com	Jun 20 2025 23:09:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520699213	+ EDI: TCISOLUTIONS.COM	Jun 21 2025 02:41:00	Bk Of Mo/tv, Po Box 85710, Sioux Falls, SD 57118-5710
520699214	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 20 2025 23:02:00	Bridgecrest Acceptance Corp, Po Box 53087, Suite 100, Phoenix, AZ 85072-3087
520699222	Email/Text: cfcbbackoffice@confinco.com	Jun 20 2025 23:01:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
520699221	Email/Text: cfcbbackoffice@confinco.com	Jun 20 2025 23:01:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
520699215	+ EDI: CAPITALONE.COM	Jun 21 2025 02:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520699217	+ EDI: CAPITALONE.COM	Jun 21 2025 02:41:00	Capital One / Saks F, Attn: Bankruptcy, Po Box

District/off: 0312-2

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520699218	+ EDI: CITICORP	Jun 21 2025 02:41:00	30285, Salt Lake City, UT 84130-0285 Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
520699219	+ EDI: CITICORP	Jun 21 2025 02:41:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520699220	+ EDI: WFNNB.COM	Jun 21 2025 02:41:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
520699223	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 20 2025 23:09:55	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520699224	^ MEBN	Jun 20 2025 22:56:59	DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 631, Amarillo, TX 79105-0631
520699225	+ EDI: AMINFOFP.COM	Jun 21 2025 02:41:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520699226	+ EDI: AMINFOFP.COM	Jun 21 2025 02:41:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520699228	+ EDI: JEFFERSONCAP.COM	Jun 21 2025 02:41:00	Jefferson Capital Systems, Llc, Attn: Bankruptcy, 200 14th Ave E, Sartekk, MN 56377-4500
520699232	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2025 23:10:35	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520699230	Email/Text: ml-ebn@missionlane.com	Jun 20 2025 23:00:00	Lendup Card Services I, 237 Kearny Street, Suite 197, San Francisco, CA 94108
520699237	Email/Text: cscommunications@mrvbanks.com	Jun 20 2025 23:01:00	REVVI, Attn: Bankruptcy, Po Box 85800, Sioux Falls, SD 57118
520699233	+ Email/Text: bnc@nordstrom.com	Jun 20 2025 23:01:02	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
520699234	+ EDI: AGFINANCE.COM	Jun 21 2025 02:41:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
520699235	EDI: PRA.COM	Jun 21 2025 02:41:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520699236	^ MEBN	Jun 20 2025 22:57:18	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
520699238	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 20 2025 23:03:00	Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
520699240	+ EDI: SYNC	Jun 21 2025 02:41:00	Syncb/Amazon Secured, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520699241	+ EDI: SYNC	Jun 21 2025 02:41:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
520699242	+ EDI: WTRRNBNK.COM	Jun 21 2025 02:41:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
520699243	+ EDI: TCISOLUTIONS.COM	Jun 21 2025 02:41:00	Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-2

User: admin

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Date Rcvd: Jun 20, 2025

Form ID: 309I

Total Noticed: 39

520699216 \*+ Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2025

Signature: /s/Gustava Winters